

**PLAN YEAR 2004  
COBRA HEALTH INSURANCE  
OPEN ENROLLMENT**

**September 15th through October 17th**

**Dear COBRA Member:**

If you are **still eligible**, and wish to continue your **COBRA** coverage through the **Public Employee Health Insurance Group**, **PLEASE READ THE ENCLOSED INFORMATION CAREFULLY**. Make sure you carefully read the information on **pages 11-18** of the enclosed Health Insurance Handbook to determine if you need to complete a new application. If you determine you do not need to make a change and do not wish to make changes in your current coverage, it will not be necessary to fill out a new application.

**Enclosed you will find the Health Insurance Handbook that describes the type of plans available and the benefits offered for the Plan Year 2004. On pages 20-22 you will find a chart that indicates which plans are available in each county of Kentucky.** Please check the chart to make sure your plan is still available in the county where you live. If it is not, **you must complete a new application.** **ANTHEM BLUE ACCESS PPO insurance is not available to the Public Employee Health Insurance Group for the plan year 2004. IF YOU CURRENTLY HAVE ANTHEM INSURANCE YOU MUST COMPLETE A NEW APPLICATION, CHOOSING A NEW CARRIER, FOR THE 2004 PLAN YEAR.** If you live out of state, you may choose any POS or PPO plan. See the Health Insurance Handbook for more information regarding these benefits.

**The COBRA rates are listed on an enclosed sheet. Please disregard the rate chart on page 19 in the Health Insurance Handbook.**

**If you wish to make a change for 2004, you will need to:**

- 1) Read the enclosed booklet carefully.**
- 2) Complete the application - Make sure you indicate your former employer's name. (or the agency that offered you COBRA on the line that asks for the name of your employer.)**

**PLEASE RETURN YOUR HEALTH INSURANCE APPLICATION TO THE HEALTH INSURANCE COORDINATOR AT YOUR FORMER EMPLOYER OR AGENCY THAT OFFERED YOU COBRA BY OCTOBER 17, 2003. You will receive a bill from your health insurance carrier for the January 2004 premium.**

If you have any questions, please contact the Health Insurance Coordinator at your former employer or call the Office of Public Employee Health Insurance toll-free at (888) 581-8834 for assistance.